

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant:	Norman Katz	Confirmation No.:	1840
Serial No.:	09/891,828	Examiner:	Olabode Akintola
Filed:	June 25, 2001	Art Unit:	3691
Title:	ELECTRONIC FUNDS TRANSFER SYSTEM FOR FINANCIAL TRANSACTIONS		

Commissioner for Patents
P. O. Box 1450
Alexandria, VA 22313-1450

TRANSMITTAL FORM

Sir:

Transmitted herewith is a Request for Continued Examination (RCE) in response to the Advisory Action mailed October 1, 2007 and the Office Action made final of July 6, 2007. Also enclosed is a copy of the previously submitted amendment filed September 25, 2007 and the Disclosure Document No. 459,528 dated July 23, 1999.

In the Advisory Action of October 1, 2007 in regard to the Response filed September 25, 2007, the Examiner indicated that the earliest priority date that applicant can claim is the June 26, 2000 filing date of applicant's Provisional application and not the July 23, 1999 date of applicant's Disclosure Document. Applicant is fully aware that the application's priority date is June 26, 2000. The Disclosure Document was cited as showing invention prior to the Levchin reference. In any event, the amendment submitted September 25, 2007 presents extensive argument in support of the position that the claimed invention is not anticipated or obvious based on the cited references.

In addition, it is respectfully submitted that the Examiner failed to respond to applicant's request that the finality of the July 6, 2007 Office Action be reversed as it was premature and not

Serial No. 09/891,828
Transmittal Form dated October 4, 2007
Advisory Action mailed October 1, 2007
Docket No. 441-26-001

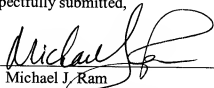
necessitated by applicant's prior amendments to the claims (see page 5, lines 4-6, and page 13, last paragraph—page 14, first paragraph).

The Commissioner is hereby authorized to charge the RCE fee of \$405.00 to Deposit Account 11-1580 and charge any additional fees which may be required to Deposit Account No. 11-1580.

Respectfully submitted,

Dated: October 4, 2007

By:

A handwritten signature in black ink, appearing to read "Michael J. Ram", written over a horizontal line.

Michael J. Ram
Registration No. 26,379
Attorney for Applicant(s)

KOPPEL, PATRICK, HEYBL & DAWSON
555 St. Charles Drive, Suite 107
Thousand Oaks, California, 91360
Telephone: (805) 373-0060